

Key Highlights

Accounts are opened in the client's name at Interactive Broker's LLC, and are covered by F.D.I.C and S.I.P.C insurance.

Clients have full online access to their investment account, client accounts are typically linked to a US bank account for easy deposit or withdrawal of funds.

Interactive Broker's (as custodian) will provide independent investment performance via monthly, quarterly and annual account statements, along with all appropriate tax documents.

For account security, usernames and passwords are encrypted with Triple Data Encryption Standards (3DES) and nCipher hardware. Data in transit is encrypted using TLS1.2 protocol.

Simple fee structure, no front-end or back-end sales charges, no performance fees, the only charges are advisory fees and transaction costs

Strategy Description

Objective

The portfolio manager looks for stocks with attractive valuations on five of the most popular metrics (P/E; P/S, P/B, P/CF, PEG) Studies have shown that value have proven to be some of the most profitable investments over time.

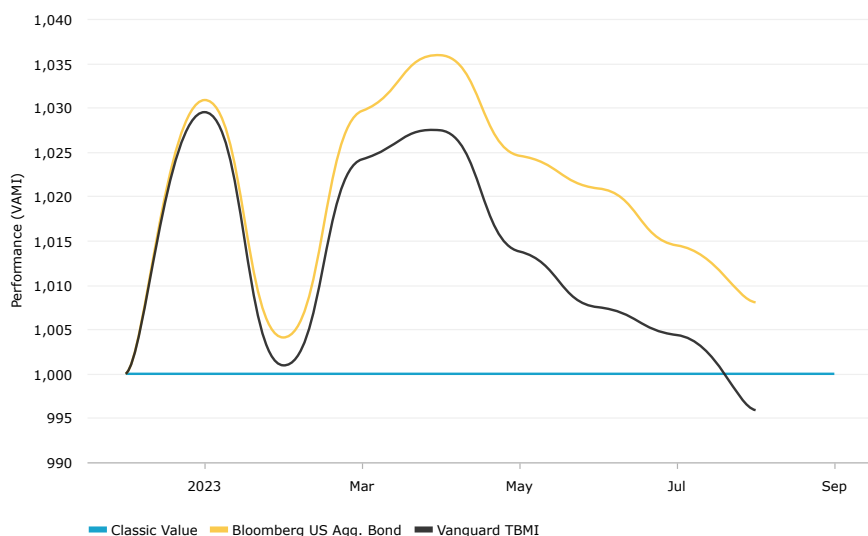
Strategy

Maintaining a neutral mix over time of 50% of assets in stocks, 30% of assets in investment grade corporate bonds, and 20% of assets in short-term U.S Treasury Bills. The portfolio manager may overweight or underweight in each asset class. The portfolio is rebalanced quarterly.

Risk

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Fixed income investments entail interest rate risk (as interest rates rise bond prices usually fall), the risk of issuer or counterparty default, issuer credit risk and inflation risk. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks all of which are magnified in emerging markets. Lower-quality bonds can be more volatile and have greater risk of default than higher-quality bonds. Leverage can increase market exposure and magnify investment risks.

Performance (VAMI)



3M	YTD	Since Inception	Max DD
0.00%	0.00%	0.00%	0.00%

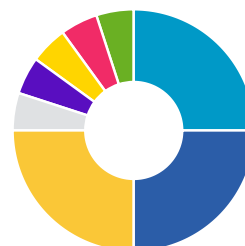
Fund Manager

James Bridgewater has worked in the financial services industry for over four decades, originally from London, UK, he commenced his career as a Futures & Options Trader, working for several large Investment Firms. James has spent the past 25 years as a discretionary portfolio manager designing and managing investment portfolio's for private client's who predominantly reside in the Caribbean region.

General Information

Company	O.I.A. LIMITED
Minimum Investment	50,000 USD
Liquidity	Daily
Management Fee	2.00%
Performance Fee	0.00%
Highwater Mark	No
Custodian	Interactive Brokers LLC
Website	oialtd.com

Instruments



HYBB	10%
SPDR Bloomberg 1-3 Month T-Bill ETF	10%
iShares Broad USD High Yield Corporate Bond ETF	10%
American Eagle Outfitters Inc	2%
American Woodmark Corp	2%
Oshkosh Corp	2%
Toll Brothers Inc	2%
URBN	2%

No data filled